

<b>Information to identify the case:</b>					
Debtor 1	<u>Zachary F. Donaldson</u>			Social Security number or ITIN	<b>xxx-xx-5991</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>16-21992-CMB</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Zachary F. Donaldson

9/27/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Zachary F. Donaldson  
Debtor

Case No. 16-21992-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 27, 2021

User: dkam  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Zachary F. Donaldson, 222 Beisner Ave, Pittsburgh, PA 15227-3204
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14256864	+ Borough of Brentwood/SD of the Borough of Brentwoo, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14237071	Home Depot, Box 6467, Sioux Falls, SD 57117

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 28 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 28 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2021 23:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 28 2021 03:18:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14237067	+ EDI: GMACFS.COM	Sep 28 2021 03:18:00	Ally Finacial, Box 9001951, Louisville, KY 40290-1951
14247280	EDI: GMACFS.COM	Sep 28 2021 03:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14278228	Email/PDF: resurgentbknofications@resurgent.com	Sep 27 2021 23:39:41	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14237068	+ EDI: CITICORP.COM	Sep 28 2021 03:18:00	Best Buy/CBNA, Box 6497, Sioux Falls, SD 57117-6497
14237069	EDI: DISCOVER.COM	Sep 28 2021 03:18:00	Discover, Box 15316, Wilmington, DE 19850
14242161	EDI: DISCOVER.COM	Sep 28 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14307641	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 27 2021 23:25:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
14237070	+ EDI: WFNNB.COM		

District/off: 0315-2

User: dkam

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		Sep 28 2021 03:18:00	Gander Mountain, 180 East fifth St, Saint Paul, MN 55101-1664
14237072	+ Email/Text: BKRMailOPS@weltman.com	Sep 27 2021 23:24:00	JB Robinson, 375 Ghent Road, Akron, OH 44333-4601
14262686	Email/Text: camanagement@mtb.com	Sep 27 2021 23:24:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14237073	Email/Text: camanagement@mtb.com	Sep 27 2021 23:24:00	M&T Bank, Box 62182, Baltimore, MD 21264
14275190	+ EDI: MID8.COM	Sep 28 2021 03:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14658531	EDI: PRA.COM	Sep 28 2021 03:18:00	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14302891	EDI: PRA.COM	Sep 28 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14237074	+ EDI: RMSC.COM	Sep 28 2021 03:18:00	SYNCB/Levin, Box 965036, Orlando, FL 32896-5036
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Brentwood
cr		Duquesne Light Company
cr		Lakeview Loan Servicing LLC
cr		School District of the Borough of Brentwood

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

Name	Email Address
Brad L. Hamric	on behalf of Debtor Zachary F. Donaldson hamriclaw@comcast.net
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor School District of the Borough of Brentwood jhunt@grblaw.com
Jeffrey R. Hunt	

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on behalf of Creditor Borough of Brentwood jhunt@grblaw.com

Joshua I. Goldman

on behalf of Creditor Lakeview Loan Servicing LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com

Matthew John McClelland

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 10